DOCUMENT RESUME

ED 323 829 HE 023 800

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TITLE Federal Student Aid Packages: Academic Year 1986-87.
INSTITUTION American Council on Education, Washington, DC. Office of Legislative Analysis.
PUB DATE Jul 90
NOTE 25p.
AVAILABLE FROM American Council on Education, One Dupont Circle, Washington, DC 20036.
PUB TYPE Reports - Descriptive (141) -- Statistical Data (110)

EDRS PRICE MF01/PC01 Plus Postage.
DESCRIPTORS *Federal Aid; Federal Programs; National Surveys; Postsecondary Education; Private Schools; Proprietary Schools; Public Schools; *Student Financial Aid; *Student Loan Programs; *Tuition Grants
IDENTIFIERS *National Postsecondary Student Aid Study 1986; Pell Grant Program

ABSTRACT

The report, based on data from the first National Postsecondary Student Aid Study (1986), describes the combinations of student aid awards or student aid "packages" received by federally-aided students to finance their educations in 1986-87. The narrative discussion presents the results in a question-and-answer format, including such findings as the following: about one-third of all recipients were awarded only a Pell Grant or a Guaranteed Student Loan; two-thirds received packages; typical aid packages differed by type and control of postsecondary institutions; reliance on Guaranteed Student Loans increased as the level of family income increased; 30% of federally-aided students received campus-based federal aid; and 24% of federaly-aided students also received institutional aid. The major portion of the document provides detailed results in tabular or graphic format covering such areas as: distribution of federal, state, and institutional aid packages by type and control of institution; distribution of federal, state, and institutional aid packages by level of family income; average federal aid awards for dependent/independent undergraduate student recipients; and profiles of the three most common student aid packages by income level. Additional tables are provided in the appendix. (DB)

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American Council on Education

Office of Legislative Analysis

July 1990 Washington, D.C. 20036-1193

HE 023800

FEDERAL STUDENT AID PACKAGES
Academic Year 1986-87

by Laurent Ross, Patricia Smith, and Diane Hampton

BACKGROUND

This report describes the combinations of student aid awards, or student aid "packages," received by federally-aided students to finance their educations in Academic Year (AY) 1986-87.

The source for this report was the first *National Postsecondary Student Aid Study* (NPSAS), which consists of sample data collected by the National Center for Educational Statistics (NCES) in the U.S. Department of Education on all students enrolled in postsecondary education in October 1986.

The NCES is currently conducting a survey of students enrolled in AY 1989-90; data on student aid packages in the new survey will be different partly as a result of the *Higher Education Amendments of 1986*, which made a number of changes to eligibility for federal student aid and federal need analysis. One major change was to make students with family incomes under $30,000 ineligible for Guaranteed Student Loans (now called Stafford Loans) unless they could establish financial need. In October of 1986, these students were automatically eligible for GSLs.

RESULTS

• ***Did most federally-aided undergraduates receive a single form of federal aid or a package of federal, state, and institutional assistance?***

Almost one-third of all recipients were awarded only a Pell Grant or a GSL; two-thirds received packages (Table 1 and Figure 1).

• ***What were the most typical aid packages awarded?***

The most common form of aid, a GSL by itself, was received by 19% of the recipients.

Almost one-half of federally-aided students received only a Pell Grant, GSL, or a combination of the two awards, with no other federal, state, or institutional aid.

The family income characteristics of the three most common student aid packages are displayed in Figure 2. Median family income of "GSL only" recipients was about $31,000. Family incomes of the next two most common forms of aid ("Pell plus GSL" and "Pell only") averaged less than $10,000.

• ***How did typical aid packages differ by the type and control of postsecondary institution attended?***

At public two-year colleges:

—83% of federally-aided students received a Pell Grant;

—45% of federal aid recipients, however, received only Pell Grants (29%), or Pell Grants plus only state grants (16%);

—only 16% received both Pell Grants and state grants with some other form of aid;

—a total of 36% of federally-aided students in public two-year colleges received state need-based aid, and 39% of Pell Grant recipients received state aid;

—reliance on GSLs was less common for community college students than for students attending other types of postsecondary institutions; only one-third of federally-aided community college students received a GSL.

At public four-year institutions:

—almost 60% of federally-aided students received Pell Grants, but fewer than half of these students (40%) also received a state grant in their aid package;

—62% of federally-aided students received GSLs;

—22% received only a GSL;

—a total of 31% of federally-aided students in public four-year institutions received state need-based aid.

At independent institutions:

—42% received Pell Grants, and almost half (44%) of these also received state aid;

—78% received GSLs;

—15% received only a GSL; another 21% received GSLs in combination with only one other form of aid;

—one-third of federally-aided students in independent institutions received state need-based aid;

—packages of aid were common in independent institutions; over half (53%) of federal aid recipients received packages of three or more forms of institutional, state, and federal programs.

At proprietary institutions:

—almost two-thirds of federally-aided students received a Pell Grant, and only 4% received both Pell Grants and state grants in their aid packages;

—86% received a GSL, and 69% of federal aid recipients received a GSL by itself or in combination with a Pell Grant only;

—there were many fewer packages of several forms of aid in proprietary institutions than in independent and four-year public institutions.

• ***How did typical aid packages differ by the level of the student's family income (Table 2 and Figure 3)?***

Reliance on GSLs increased as the level of family income increased; few aid recipients with incomes above $20,000 received a package that did not include a GSL. For students with incomes below $20,000, the Pell Grant program, either alone or in conjunction with GSL and/or state awards, formed the basis of most aid packages.

• ***What was the typical residual need faced by undergraduates in AY 86-87 (Table 3)?***

The typical residual need faced by undergraduate aid applicants in AY 86-87 averaged $2,177 for students across all types of institutions. There was a considerable range of residual need from a low of $1,475 for community college students to $3,648 for students attending independent institutions. Residual need is defined here as the amount of dollars needed to pay educational expenses after subtracting Pell Grants, campus-based federal aid, state grants, and expected family contributions from the estimated cost of attendance. It is expected that this residual need was filled through use of the GSL program, institutional grants (if available), and work during the school year.

• ***What were the average amounts of aid received from each of the federal programs?***

Table 4 shows average amounts of aid by the type and control of institution. The greatest difference in average awards among types of institutions occurred in the SEOG program. Average SEOG awards for dependent students at independent institutions were more than twice as high ($880) as those awarded at community colleges ($408).

• ***What was the average amount of aid received by the type and control of the institution attended by students (Tables 5 and 6)?***

There was not a wide variation in the average amount of federal, state, and institutional aid packages awarded to undergraduates across family income levels. For example, the average aid package in AY 86-87 was $3,495 for students across all types of postsecondary institutions; the range of aid packages by level of family income varied only from a low of $3,363 to a high of $3,642.

The addition of state and institutional aid, on top of federal aid, increased average aid packages. An example of the additional aid provided by state and institutional packages is illustrated below:

+ $263 at public two-year institutions
+ $502 at public four-year institutions
+ $2,051 at independent institutions
+ $121 at proprietary institutions
+ $758 at all types of institutions

• ***What was the effect of receiving multiple awards (See Appendix, Table 1)?***

Single forms of awards do not vary substantially across different types of institutions. For example, GSL awards by themselves ranged only between $1,964 and $2,497. It is clear, however, from Appendix, Table 1 that adding aid together to form packages quickly escalates the amount of the total package, as is seen in the example below:

$1,125	Pell only
$2,596	Pell plus SEOG and State
$3,818	Pell plus CWS, SEOG and State
$6,445	Pell plus GSL, CWS, SEOG, and Perkins
$9,109	Pell plus GSL, CWS, Perkins, State and Institutional

The highest amounts of aid received were packages of federal plus both institutional and state awards. Although there were many different combinations of these packages, most packages which totalled $6,000 or more included both institutional and GSL awards.

Appendix, Tables 2-6 show the numbers of students who received various federal aid packages. For example, Table 2 displays all of the packages which involved Pell Grants.

• ***What proportion of federally-aided students received Pell Grants (Figure 4)?***

Pell Grants, especially when combined with state need-based aid, comprised a substantial portion of packages in the public sector and in proprietary institutions. Slightly more than 60% of aid packages for students at all institutions contained Pell Grants.

• ***What proportion of federally-aided students received GSL awards (Figure 5)?***

Packages containing GSL awards were widespread at all types of institutions except community colleges. Almost two-thirds of students at all institutions received packages containing a GSL.

• ***What proportion of federally-aided students received campus-based federal aid (College Work-Study, Supplemental Educational Opportunity Grants, and Perkins Loans) (Figure 6)?***

The proportions were as follows:

22% in public two-year institutions,
36% in public four-year institutions,
43% in independent institutions,
13% in the proprietary sector, and
30% in all institutions.

• ***What proportion of federally-aided students received state need-based grants (Figure 7)?***

Approximately one-third of these students in public two- and four-year institutions and independent institutions, and only 6% in the proprietary sector also received state grants.

• ***What proportion of federally-aided students received institutional aid (grants or work/study) (Figure 8)?***

The proportions were as follows:

11% in public two-year institutions,
19% in public four-year institutions,
57% in independent institutions,
2% in the proprietary sector, and
24% in all institutions.

For further information, contact the Office of Legislative Analysis, Division of Governmental Relations, American Council on Education, One Dupont Circle, Washington, D.C. 20036-1193; 202-939-9355.

The Council gratefully acknowledges the assistance of Cathy Henderson, a higher education consultant, who contributed much expertise to the development of this report.

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TABLE 1

DISTRIBUTION OF FEDERAL, STATE, AND INSTITUTIONAL AID PACKAGES BY TYPE AND CONTROL OF INSTITUTION 1986-87

Form of Aid Received	Public Two-Year	Public Four-Year	Independent	Proprietary	Total
Pell only	29%	9%	3%	9%	12%
GSL only	9%	22%	15%	28%	19%
Pell and GSL only	8%	9%	5%	41%	15%
Pell and state only	16%	5%	3%	*	6%
Pell, GSL, and state only	6%	4%	2%	*	4%
Pell and SEOG only	3%	*	*	*	*
Pell, GSL, and SEOG only	*	*	*	4%	*
Pell and institutional only	3%	*	*	*	2%
Pell, GSL, and inst. only	*	*	3%	*	*
Pell, GSL, state, and inst. only	*	*	3%	*	*
GSL and state only	*	3%	3%	*	2%
GSL and institutional only	*	2%	11%	*	4%
GSL, state, and inst. only	*	*	5%	*	*
GSL, inst., and CWS only	*	*	3%	*	*
Other Packages	26%	46%	44%	18%	36%
Other including Pell	(18%)	(31%)	(23%)	(10%)	(22%)
Other not including Pell	(8%)	(15%)	(21%)	(8%)	(14%)
TOTAL PERCENT	100	100	100	100	100
Number of federally-aided students	864,085	1,355,947	1,052,997	921,842	4,194,871

* Less than 2% of total packages for each sector.

NOTES: Undergraduate federal-aid recipients who also may have received state and institutional aid are included. Academic-year weights, generated by the U.S. Department of Education, were used.

SOURCES: American Council on Education, Office of Legislative Analysis, based on data from 1987 *National Postsecondary Student Aid Study*, U.S. Department of Education.

TABLE 2

DISTRIBUTION OF FEDERAL, STATE, AND INSTITUTIONAL AID PACKAGES BY LEVEL OF FAMILY INCOME FOR ALL INSTITUTIONS 1986-87

Form of Aid Received	Family Income <$10,000	$10,000-$19,999	$20,000-$29,999	>$30,000	Total
Pell only	19%	15%	5%	*	12%
GSL only	6%	13%	28%	43%	19%
Pell and GSL only	24%	18%	7%	*	15%
Pell and state only	10%	8%	*	*	6%
Pell, GSL, and state only	5%	4%	2%	*	4%
GSL and state only	*	*	5%	4%	2%
GSL and institutional only	*	*	4%	13%	4%
Other packages	36%	42%	49%	40%	38%
Other including Pell	(31%)	(32%)	(23%)	(6%)	(24%)
Other not including Pell	(5%)	(10%)	(26%)	(34%)	(14%)
TOTAL PERCENT	100	100	100	100	100
Number of federally-aided students	1,611,860	1,044,087	649,041	889,884	4,194,871

* Less than 2% of total packages for each income group.

NOTES: Undergraduate federal-aid recipients who also may have received state and institutional aid are included. Academic-year weights, generated by the U.S. Department of Education, were used. Family income levels are based on gross income.

SOURCES: American Council on Education, Office of Legislative Analysis, based on data from 1987 *National Postsecondary Student Aid Study*, U.S. Department of Education.

TABLE 3

RESIDUAL NEED FOR FINANCIAL AID FOR UNDERGRADUATES

Academic Year	Number of Needy Students	Cost of Attendance	Expected Family Contrib.	Need	Pell Grants	Campus-based Programs	State Grants	Residual Need
1979/80 AGGREGATE DATA (in 000s)								
Public two-year	549	$1,608,067	$581,800	$1,026,267	$282,106	$147,736	$61,452	$534,973
Public four-year	1,241	$4,137,905	$1,493,620	$2,644,285	$664,931	$607,100	$251,342	$1,120,912
Independent	789	$4,097,565	$1,386,968	$2,710,597	$417,920	$526,783	$362,272	$1,403,622
Proprietary	99	$386,164	$110,037	$276,127	$120,289	$72,669	$15,204	$67,965
TOTAL	2,678	$10,229,701	$3,572,425	$6,657,276	$1,485,246	$1,354,288	$690,270	$3,127,472
PER-STUDENT DATA								
Public two-year		$2,929	$1,060	$1,869	$514	$269	$112	$974
Public four-year		$3,334	$1,204	$2,131	$536	$489	$203	$903
Independent		$5,193	$1,758	$3,435	$530	$668	$459	$1,779
Proprietary		$3,901	$1,111	$2,789	$1,215	$734	$154	$687
TOTAL		$3,820	$1,334	$2,486	$555	$506	$258	$1,168
1986/87 AGGREGATE DATA (in 000s)								
Public two-year	740	$3,465,359	$1,432,082	$2,033,277	$622,077	$171,119	$148,908	$1,091,173
Public four-year	1,465	$8,229,947	$3,239,115	$4,990,832	$1,228,733	$674,458	$490,367	$2,597,274
Independent	938	$8,606,004	$3,131,241	$5,474,763	$669,474	$662,541	$721,192	$3,421,556
Proprietary	600	$3,182,257	$1,231,159	$1,951,098	$697,011	$99,293	$115,314	$1,039,480
TOTAL	3,743	$23,483,567	$9,033,597	$14,449,970	$3,217,295	$1,607,411	$1,475,781	$8,149,483
PER-STUDENT DATA								
Public two-year		$4,683	$1,935	$2,748	$841	$231	$201	$1,475
Public four-year		$5,618	$2,211	$3,407	$839	$460	$335	$1,773
Independent		$9,175	$3,338	$5,837	$714	$706	$769	$3,648
Proprietary		$5,304	$2,052	$3,252	$1,162	$165	$192	$1,732
TOTAL		$6,274	$2,413	$3,861	$860	$429	$394	$2,177

Needy students: number of undergraduate students with financial need who applied for need-based aid
Cost of attendance: tuition plus an allowance for room and board and other non-tuition expenses for undergraduates applying for need-based aid
EFC: expected family contribution based on family income of aid applicants under federal regulations
Need: the remainder after subtracting EFC from cost
Campus-based aid: three federal programs (SEOG, CWS, and Perkins loans)
Residual need: amount remaining after subtracting Pell Grants, campus-based aid, and state grants from need, to be filled with institutional grants, GSLs, etc.

SOURCES: American Council on Education, Office of Legislative Analysis, based on data from 1986-87 Fiscal Operations Report and Application to Participate, U.S. Department of Education.

TABLE 4

AVERAGE FEDERAL AID AWARDS FOR DEPENDENT/INDEPENDENT UNDERGRADUATE STUDENT RECIPIENTS
1986-87

Student Aid Program	Dependent Students				Independent Students				All Students
	Public Two-Year	Public Four-Year	Independent	Proprietary	Public Two-Year	Public Four-Year	Independent	Proprietary	
Pell	$958	$1,284	$1,351	$1,314	$1,049	$1,500	$1,510	$1,392	$1,281
CWS	$1,414	$1,106	$1,115	$1,585	$1,342	$1,545	$1,180	$1,720	$1,223
SEOG	$408	$690	$880	$479	$573	$653	$728	$489	$679
Perkins	$832	$924	$1,065	$1,261	$1,059	$1,082	$1,169	$1,261	$1,045
GSL	$1,869	$2,079	$2,303	$2,368	$2,084	$2,357	$2,480	$2,357	$2,262
TOTAL	$1,683	$2,513	$3,181	$3,127	$1,855	$3,127	$3,201	$3,103	$2,738

NOTES: Academic-year weights, generated by U.S. Department of Education, were used.

SOURCES: American Council on Education, Office of Legislative Analysis, based on data from 1987 *National Postsecondary Student Aid Study*, U.S. Department of Education.

TABLE 5

AVERAGE STUDENT AID PACKAGES FOR FEDERALLY-AIDED STUDENTS BY FAMILY INCOME LEVEL AND TYPE AND CONTROL OF INSTITUTION
(Including Federal, State, and Institutional Aid)
1986-87

Institutional Category	Family Income <$10,000	$10,000-19,999	$20,000-29,999	>$30,000	TOTAL
Public Two-year	$2,135	$1,929	$2,186	$1,693	$2,054
Public Four-year	$3,726	$3,273	$3,041	$2,569	$3,236
Independent	$5,344	$5,502	$5,671	$4,850	$5,237
Proprietary	$3,496	$3,128	$3,017	$2,803	$3,235
TOTAL	$3,456	$3,363	$3,642	$3,612	$3,495

NOTES: Academic-year weights, generated by U.S. Department of Education, were used for these undergraduate students.

SOURCES: American Council on Education, Office of Legislative Analysis, based on data from 1987 *National Postsecondary Student Aid Study*, U.S. Department of Education.

TABLE 6

AVERAGE STUDENT AID PACKAGES FOR FEDERALLY-AIDED STUDENTS BY FAMILY INCOME LEVEL AND TYPE AND CONTROL OF INSTITUTION
(Including Only Federal Aid)
1986-87

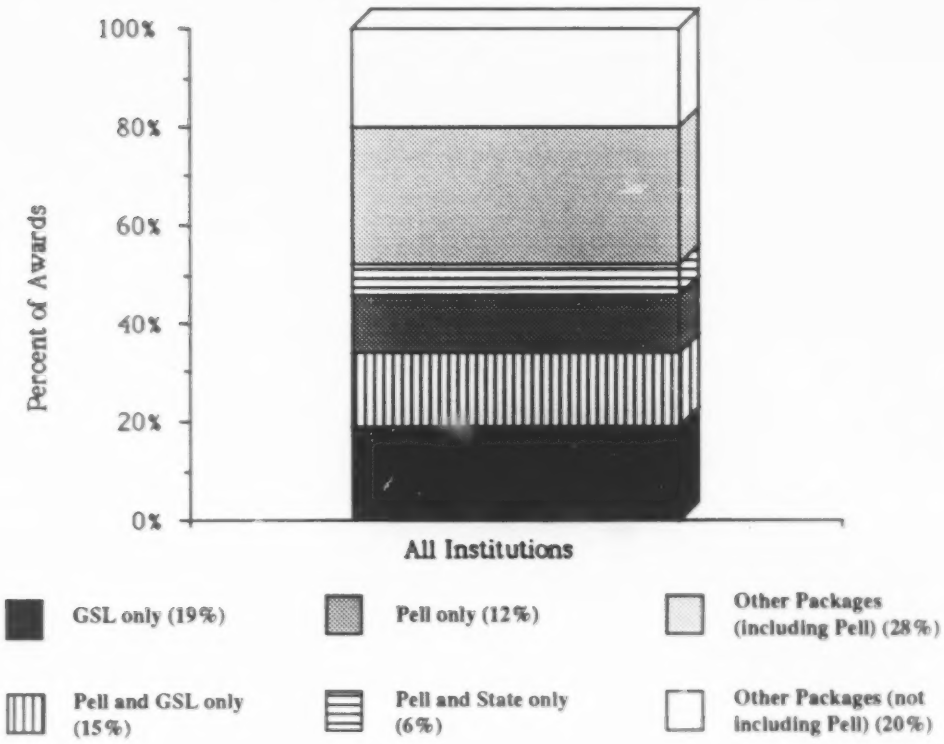
Institutional Category	Family Income <$10,000	$10,000-19,999	$20,000-29,999	>$30,000	TOTAL
Public Two-year	$1,893	$1,600	$1,933	$1,552	$1,791
Public Four-year	$3,211	$2,703	$2,452	$2,222	$2,734
Independent	$3,643	$3,333	$3,147	$2,858	$3,186
Proprietary	$3,397	$3,001	$2,851	$2,669	$3,114
TOTAL	$2,944	$2,638	$2,655	$2,536	$2,737

NOTES: Academic-year weights, generated by U.S. Department of Education, were used for these undergraduate students.

SOURCES: American Council on Education, Office of Legislative Analysis, based on data from 1987 *National Postsecondary Student Aid Study*, U.S. Department of Education.

FIGURE 1

DISTRIBUTION OF FEDERAL, STATE, AND INSTITUTIONAL AID PACKAGES
All Institutions
1986-87



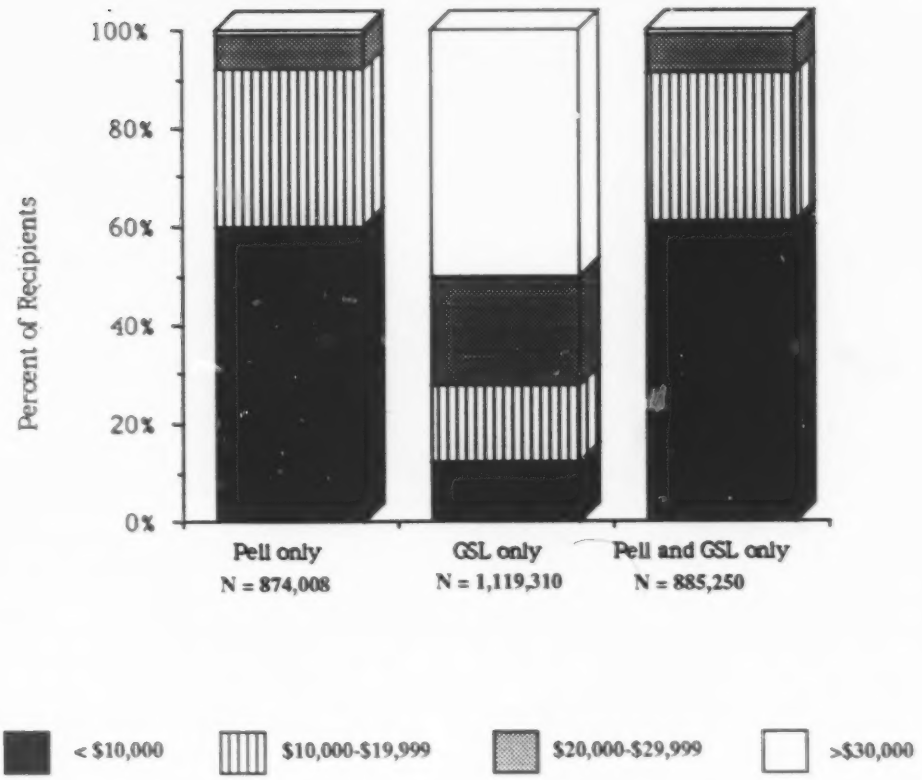
Number of Students = 4,194,871

NOTES: Undergraduate federal-aid recipients who also may have received state and institutional aid are included. Academic-year weights, generated by the U.S. Department of Education, were used.

SOURCES: American Council on Education, Office of Legislative Analysis, based on data from 1987 *National Postsecondary Student Aid Study*, U.S. Department of Education.

FIGURE 2

PROFILES OF THE THREE MOST COMMON STUDENT AID PACKAGES BY INCOME LEVEL
All Institutions
1986-87

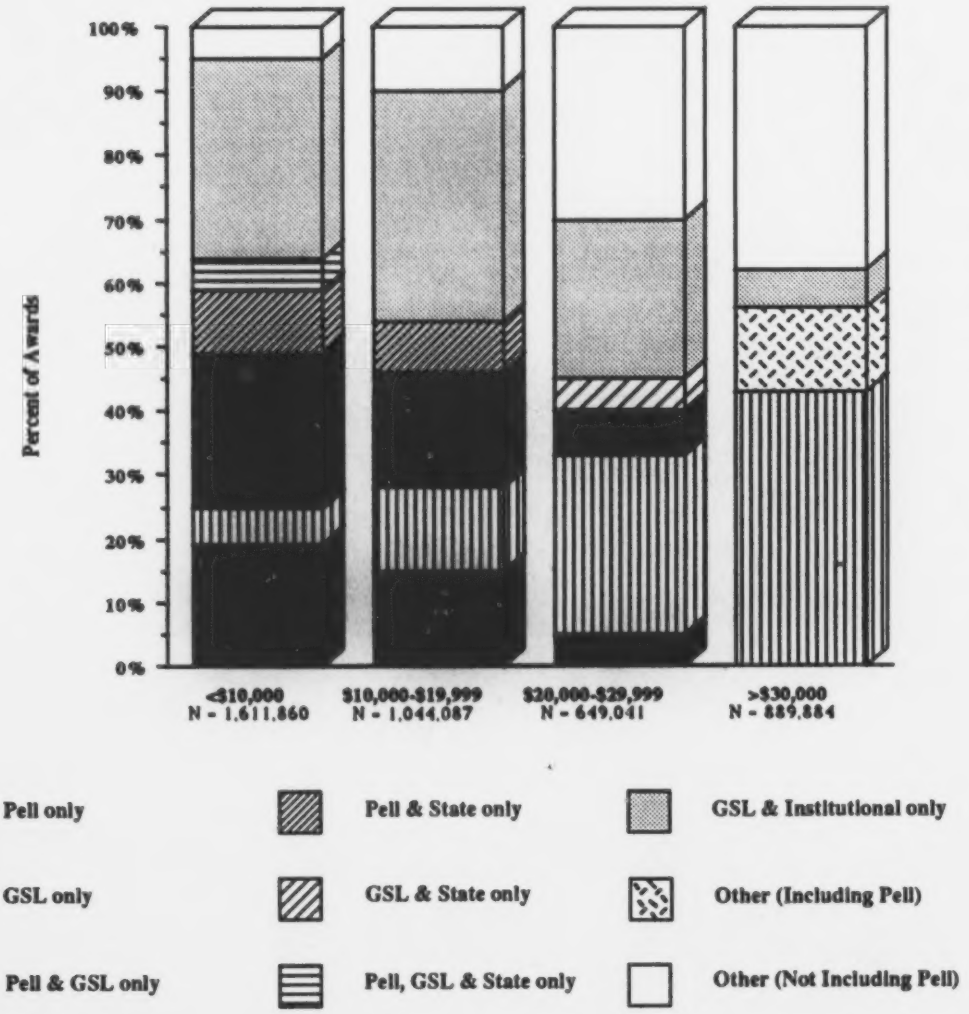


NOTES: Undergraduate federal aid recipients who also may have received state and institutional aid are included. Academic-year weights, generated by the U.S. Department of Education, were used. N = number of federally-aided students. In the "Pell only" and "Pell and GSL only" categories, recipients with incomes over $30,000 comprise one percent or less of the totals.

SOURCES: American Council on Education, Office of Legislative Analysis, based on data from the 1987 *National Postsecondary Student Aid Study*, U.S. Department of Education.

FIGURE 3

DISTRIBUTION OF FEDERAL, STATE, AND INSTITUTIONAL AID PACKAGES BY LEVEL OF FAMILY INCOME FOR ALL INSTITUTIONS 1986-87

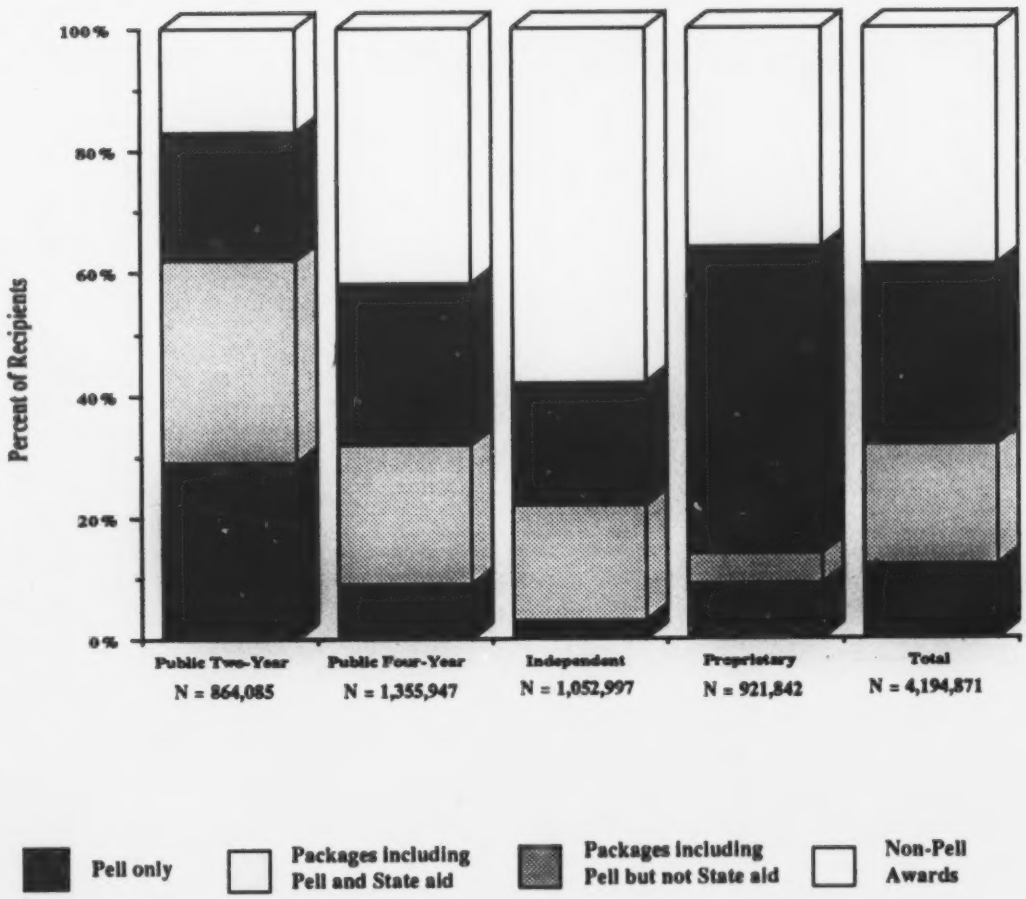


NOTES: Undergraduate federal-aid recipients who also may have received state and institutional aid are included. Academic-year weights, generated by the U.S. Department of Education, were used. N = number of federally-aided students.

SOURCES: American Council on Education, Office of Legislative Analysis, based on data from 1987 *National Postsecondary Student Aid Study*, U.S. Department of Education.

FIGURE 4

DISTRIBUTION OF PELL GRANTS AND STATE AID BY TYPE AND CONTROL OF INSTITUTION 1986-87

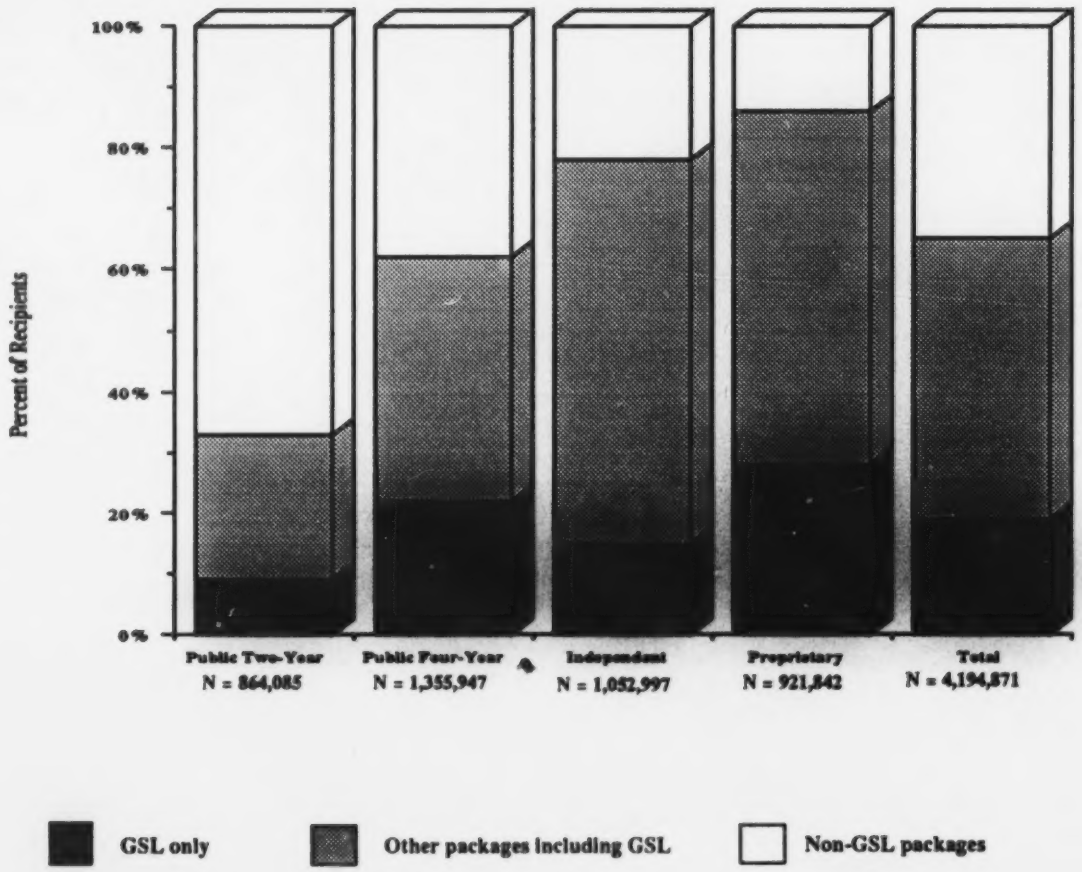


NOTES: Undergraduate federal aid recipients who also may have received state and institutional aid are included. Academic-year weights, generated by the U.S. Department of Education, were used. N = number of federally-aided students.

SOURCES: American Council on Education, Office of Legislative Analysis, based on data from the 1987 *National Postsecondary Student Aid Study*, U.S. Department of Education.

FIGURE 5

DISTRIBUTION OF STAFFORD GUARANTEED STUDENT LOANS BY TYPE AND CONTROL OF INSTITUTION 1986-87

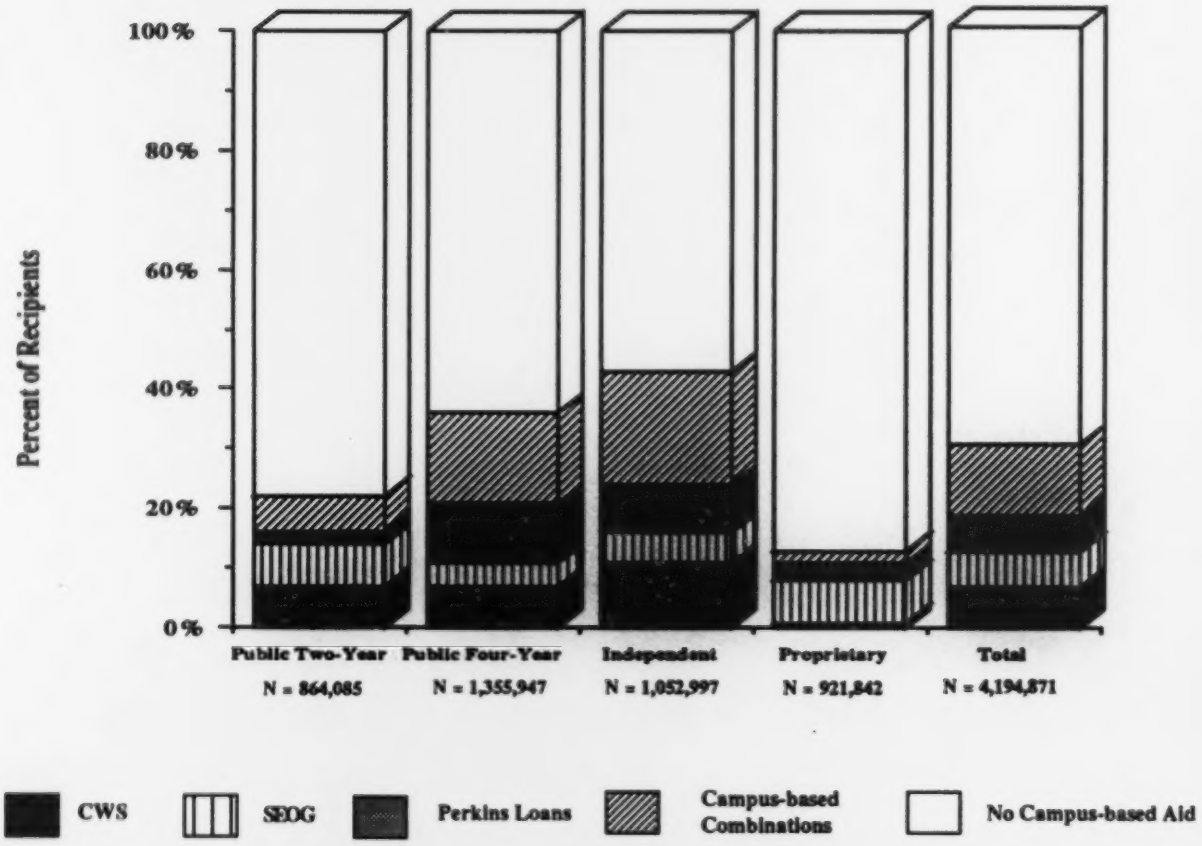


NOTES: Undergraduate federal aid recipients who also may have received state and institutional aid are included. Academic-year weights, generated by the U.S. Department of Education, were used. N = number of federally-aided students.

SOURCES: American Council on Education, Office of Legislative Analysis, based on data from the 1987 *National Postsecondary Student Aid Study*, U.S. Department of Education.

FIGURE 6

DISTRIBUTION OF CAMPUS-BASED FEDERAL AID BY TYPE AND CONTROL OF INSTITUTION 1986-87



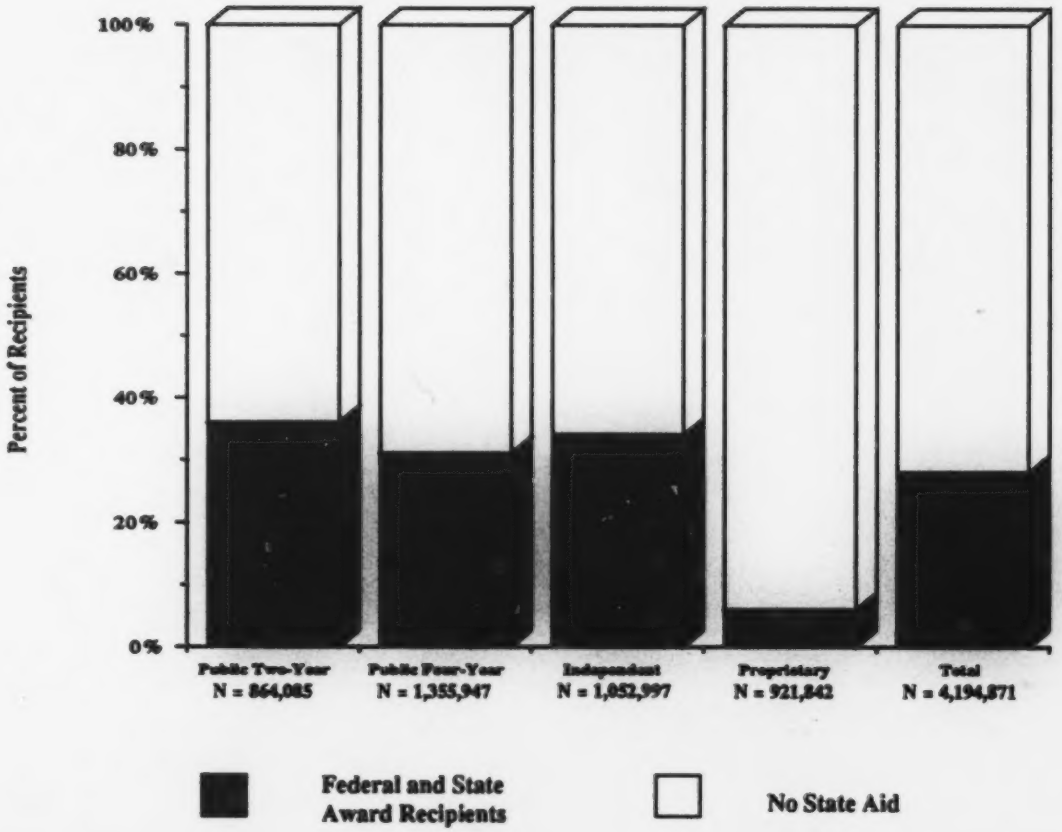
NOTES: Undergraduate federal aid recipients who also may have received state and institutional aid are included. Academic-year weights, generated by the U.S. Department of Education, were used. N = number of federally-aided students.

Campus-based federal aid includes: College Work-Study (CWS), Supplemental Educational Opportunity Grants (SEOG), and Perkins Loans. The figure represents aid packages which included these programs in various combinations; for example, the "CWS" category includes the following package: CWS, Pell Grant, and GSL. The "Campus-based Combinations" category includes packages which involved two or more of these programs; for example, CWS, SEOG, and Pell. A package including a Pell Grant and a GSL is found in the "No Campus-based Aid" category. Less than 1% of students at each type of institution received only a CWS, SEOG, or Perkins loan, and therefore are not shown separately on the figure.

SOURCES: American Council on Education, Office of Legislative Analysis, based on data from the 1987 *National Postsecondary Student Aid Study*, U.S. Department of Education.

FIGURE 7

DISTRIBUTION OF FEDERAL AID RECIPIENTS WHO ALSO RECEIVED STATE NEED-BASED GRANTS BY TYPE AND CONTROL OF INSTITUTION 1986-87

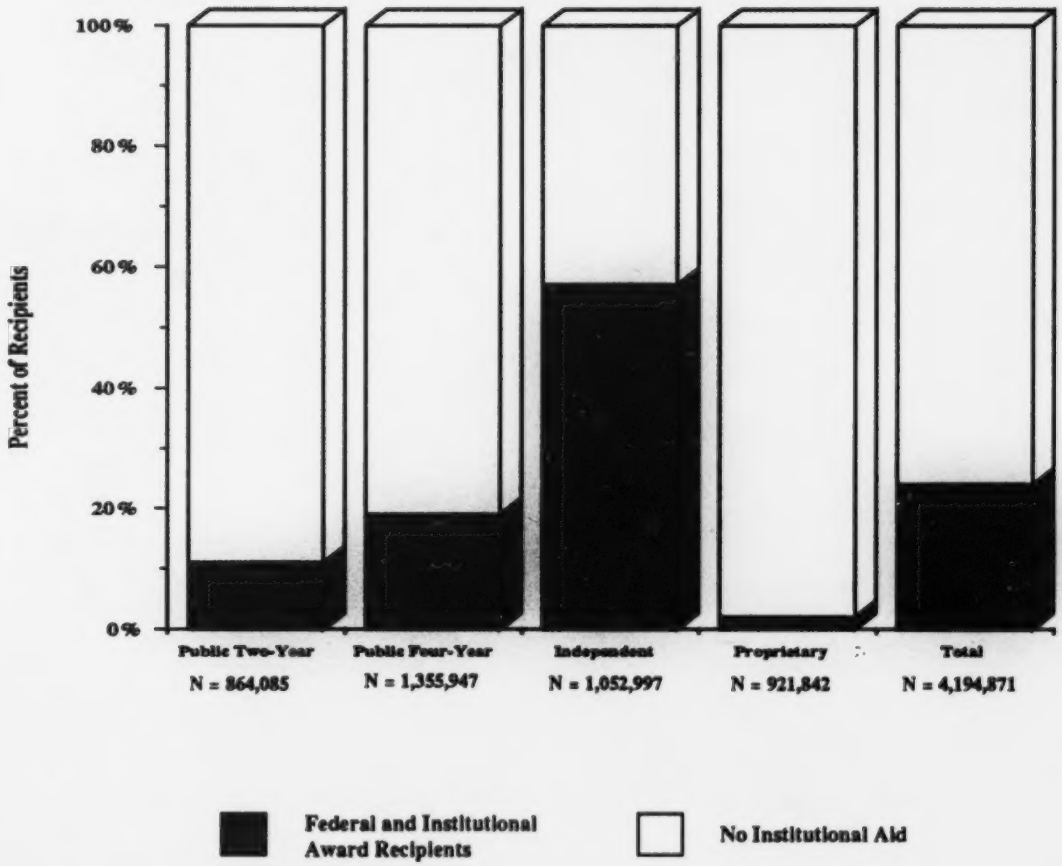


NOTES: Undergraduate federal-aid recipients who also may have received state and institutional aid are included. Academic-year weights, generated by the U.S. Department of Education, were used. N = number of federally-aided students.

SOURCES: American Council on Education, Office of Legislative Analysis, based on data from 1987 *National Postsecondary Student Aid Study*, U.S. Department of Education.

FIGURE 8

DISTRIBUTION OF FEDERAL AID RECIPIENTS WHO ALSO RECEIVED INSTITUTIONAL AID BY TYPE AND CONTROL OF INSTITUTION 1986-87



NOTES: Undergraduate federal-aid recipients who also may have received state and institutional aid are included. Academic-year weights, generated by the U.S. Department of Education, were used. N = number of federally-aided students.

SOURCES: American Council on Education, Office of Legislative Analysis, based on data from 1987 *National Postsecondary Student Aid Study*, U.S. Department of Education.

APPENDIX - TABLE 1

AVERAGE UNDERGRADUATE STUDENT AID PACKAGES BY TYPE AND CONTROL OF INSTITUTION
1986-87

Student Aid Package	Public Two-year	Public Four-year	Independent	Proprietary	TOTALS
Pell only	$920	$1,312	$1,493	$1,300	$1,125
CWS only					1,204
Perkins only		1,235			1,411
Pell + SEOG					1,713
Pell + State	1,571	2,410	3,359	2,678	2,066
GSL only	1,964	2,235	2,497	2,391	2,310
Pell + Institutional		2,615	3,191		2,400
Pell + Perkins		2,199			2,473
CWS + State					2,542
Pell + SEOG + Perkins					2,569
Pell + SEOG + State					2,596
Pell + CWS		2,791			2,773
PLUS only					3,000
CWS + Institutional			3,680		3,049
Pell + Perkins + State		3,239			3,081
GSL + SEOG				3,209	3,092
GSL + State		3,054	3,698	4,008	3,327
GSL + CWS			3,716		3,329
Pell + CWS + SEOG					3,413
Pell + CWS + Perkins					3,461
Pell + Perkins + Institutional					3,476
Pell + CWS + State		3,661			3,566
Pell + SEOG + Institutional					3,627
Pell + GSL	3,301	3,619	3,447	3,769	3,659
Pell + SEOG + Perkins + State					3,691
Pell + CWS + SEOG + State					3,818
Pell + State + Institutional		3,063	5,622		3,818
Perkins + Institutional			4,375		3,962
Pell + GSL + SEOG				4,124	4,157
Perkins + State + Institutional					4,183
GSL + SEOG + Perkins				4,302	4,288
GSL + Institutional		3,959	4,604		4,313
Pell + CWS + Institutional					4,340
Pell + GSL + State	3,642	4,382	5,397	5,350	4,449
GSL + Perkins		4,528	5,454	3,727	4,509
GSL + PLUS			5,083	4,586	4,600
Pell + GSL + Perkins		4,310		5,045	4,645
Pell + CWS + Perkins + State		4,424			4,660
GSL + Perkins + State					4,701
Pell + GSL + SEOG + State					4,711
Pell + GSL + CWS		4,700			4,809
GSL + CWS + Perkins					5,046
Pell + GSL + SEOG + Perkins				5,033	5,059
Pell + GSL + Institutional		4,437	5,888		5,109
Pell + Perkins + State + Institutional					5,223
GSL + Perkins + Institutional			5,805		5,350
Pell + GSL + CWS + SEOG					5,358
GSL + SEOG + Institutional					5,455
Pell + GSL + CWS + Perkins					5,475
Pell + GSL + SEOG + Institutional			6,328		5,475
Pell + CWS + State + Institutional			6,925		5,514
CWS + Perkins + Institutional			6,246		5,525
Pell + SEOG + Perkins + Institutional					5,576
GSL + State + Institutional			5,976		5,659
Pell + GSL + CWS + State		5,349	6,775		5,678

AVERAGE UNDERGRADUATE STUDENT AID PACKAGES BY TYPE AND CONTROL OF INSTITUTION
1986-87
(Continued)

Student Aid Package	Public Two-year	Public Four-year	Independent	Proprietary	TOTALS
Pell + GSL + Perkins + State		$5,512			$5,731
GSL + SLS					5,785
Pell + GSL + CWS + SEOG + State					5,994
Pell + GSL + State + Institutional		5,268	$7,538		6,213
Pell + GSL + CWS + Perkins + State					6,220
Pell + GSL + CWS + SEOG + Perkins					6,445
Pell + GSL + Perkins + Institutional			7,582		6,691
CWS + SEOG + Perkins + Institutional					6,706
Pell + GSL + CWS + Institutional			7,751		6,921
GSL + SEOG + Perkins + Institutional			7,323		7,013
GSL + Perkins + State + Institutional			7,386		7,087
GSL + CWS + Institutional			7,370		7,160
Pell + GSL + SEOG + Perkins + State + Institutional			8,784		7,637
GSL + CWS + Perkins + Institutional			7,963		7,710
Pell + GSL + CWS + SEOG + Perkins + State					7,719
GSL + CWS + State + Institutional			7,940		7,752
Pell + GSL + CWS + SEOG + Institutional			8,803		7,870
Pell + GSL + CWS + State + Institutional			8,380		7,906
Pell + GSL + SEOG + Perkins + Institutional			8,782		7,918
Pell + GSL + CWS + SEOG + State + Institutional					7,990
GSL + CWS + SEOG + Perkins + Institutional			8,430		8,159
GSL + CWS + SEOG + Institutional			8,444		8,444
GSL + CWS + Perkins + State + Institutional			8,987		8,502
Pell + GSL + CWS + Perkins + Institutional			8,919		8,555
GSL + CWS + SEOG + Perkins + State + Institutional					8,859
Pell + GSL + CWS + Perkins + State + Institutional			9,913		9,109
Pell + CWS + SEOG + Perkins + Institutional			11,165		9,157
Pell + GSL + CWS + SEOG + Perkins + State + Institutional			10,338		9,949

NOTES: Figures showing average aid at all institutions may vary from the figures by type and control of institution. For example, the average of Perkins loans only of $1,411 at all institutions is higher than the public four-year figure of $1,235 because the total figure includes Perkins only awards at other types of institutions, which, although not statistically significant by type and control of institution, were significant at the total level for all institutions.

SOURCES: American Council on Education, Office of Legislative Analysis, based on data from 1987 *National Postsecondary Student Aid Study*, U.S. Department of Education.

APPENDIX - TABLE 2

NUMBER OF UNDERGRADUATE STUDENTS RECEIVING FEDERAL AID PACKAGES CONTAINING PELL GRANTS
1986-87

Pell only	874,008
Pell + GSL	885,250
Pell + CWS	95,620
Pell + SEOG	85,349
Pell + Perkins	68,619
Pell + GSL + CWS	72,080
Pell + GSL + SEOG	89,171
Pell + GSL + Perkins	60,620
Pell + CWS + SEOG	53,900
Pell + CWS + Perkins	30,609
Pell + SEOG + Perkins	43,469
Pell + GSL + CWS + SEOG	42,157
Pell + GSL + CWS + Perkins	33,657
Pell + GSL + SEOG + Perkins	37,046
Pell + CWS + SEOG + Perkins	25,537
Pell + GSL + CWS + SEOG + Perkins	40,807
TOTAL	**2,537,899**
Department of Education Program Summary Book (p. 61)	**2,761,000**

SOURCES: American Council on Education, Office of Legislative Analysis, based on data from 1987 *National Postsecondary Student Aid Study*, U.S. Department of Education.

APPENDIX - TABLE 3

NUMBER OF UNDERGRADUATE STUDENTS RECEIVING FEDERAL AID PACKAGES CONTAINING STAFFORD GUARANTEED STUDENT LOANS
1986-87

GSL only	1,119,310
GSL + Pell	885,250
GSL + CWS	72,145
GSL + SEOG	37,723
GSL + Perkins	76,816
GSL + Pell + CWS	72,080
GSL + Pell + SEOG	89,171
GSL + Pell + Perkins	60,620
GSL + CWS + SEOG	19,684
GSL + CWS + Perkins	40,789
GSL + SEOG + Perkins	36,130
GSL + Pell + CWS + SEOG	42,157
GSL + Pell + CWS + Perkins	33,657
GSL + Pell + SEOG + Perkins	37,046
GSL + CWS + SEOG + Perkins	26,177
GSL + Pell + CWS + SEOG + Perkins	40,807
SUBTOTAL	**2,689,562**
GSL + SLS	9,018
GSL + PLUS	38,596
TOTAL	**2,737,176**

SOURCES: American Council on Education, Office of Legislative Analysis, based on data from 1987 *National Postsecondary Student Aid Study*, U.S. Department of Education.

APPENDIX - TABLE 4

NUMBER OF UNDERGRADUATE STUDENTS RECEIVING FEDERAL AID PACKAGES CONTAINING COLLEGE WORK-STUDY
1986-87

CWS only	46,417
CWS + Pell	95,620
CWS + GSL	72,145
CWS + SEOG	12,225
CWS + Perkins	19,656
CWS + Pell + GSL	72,080
CWS + Pell + SEOG	53,900
CWS + Pell + Perkins	30,609
CWS + GSL + SEOG	19,684
CWS + GSL + Perkins	40,789
CWS + SEOG + Perkins	16,480
CWS + Pell + GSL + SEOG	42,157
CWS + Pell + GSL + Perkins	33,657
CWS + Pell + SEOG + Perkins	25,537
CWS + GSL + SEOG + Perkins	26,177
CWS + Pell + GSL + SEOG + Perkins	40,807
TOTAL	**647,940**
Department of Education Program Summary Book (p. 119)	**707,000**

SOURCES: American Council on Education, Office of Legislative Analysis, based on data from 1987 *National Postsecondary Student Aid Study*, U.S. Department of Education.

APPENDIX - TABLE 5

NUMBER OF UNDERGRADUATE STUDENTS RECEIVING FEDERAL AID PACKAGES CONTAINING SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS
1986-87

SEOG only	22,742
SEOG + Pell	85,349
SEOG + GSL	37,723
SEOG + CWS	12,225
SEOG + Perkins	19,002
SEOG + Pell + GSL	89,171
SEOG + Pell + CWS	53,900
SEOG + GSL + CWS	19,684
SEOG + Pell + Perkins	43,469
SEOG + GSL + Perkins	36,130
SEOG + CWS + Perkins	16,480
SEOG + Pell + GSL + CWS	42,157
SEOG + Pell + GSL + Perkins	37,046
SEOG + Pell + CWS + Perkins	25,537
SEOG + GSL + CWS + Perkins	26,177
SEOG + Pell + GSL + CWS + Perkins	40,807
TOTAL	**607,599**
Department of Education Program Summary Book (p. 129):	**632,000**

SOURCES: American Council on Education, Office of Legislative Analysis, based on data from 1987 *National Postsecondary Student Aid Study*, U.S. Department of Education.

APPENDIX - TABLE 6

NUMBER OF UNDERGRADUATE STUDENTS RECEIVING FEDERAL AID PACKAGES CONTAINING PERKINS LOANS
1986-87

Perkins only	43,926
Perkins + Pell	68,619
Perkins + GSL	76,816
Perkins + CWS	19,656
Perkins + SEOG	19,002
Perkins + Pell + GSL	60,620
Perkins + Pell + CWS	30,609
Perkins + Pell + SEOG	43,469
Perkins + GSL + CWS	40,789
Perkins + GSL + SEOG	36,130
Perkins + CWS + SEOG	16,480
Perkins + Pell + GSL + CWS	33,657
Perkins + Pell + GSL + SEOG	37,046
Perkins + Pell + CWS + SEOG	25,537
Perkins + GSL + CWS + SEOG	26,177
Perkins + Pell + GSL + CWS + SEOG	40,807
TOTAL	619,340
Department of Education Program Summary Book (p. 187)	798,500

SOURCES: American Council on Education, Office of Legislative Analysis, based on data from 1987 *National Postsecondary Student Aid Study*, U.S. Department of Education.

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